Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF MICHIGAN

Case number *(if known)*

Chapter you are filing under:

- ■ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	**David** First name **K.** Middle name **Farr** Last name and Suffix (Sr., Jr., II, III)	**Kathleen** First name **A.** Middle name **Farr** Last name and Suffix (Sr., Jr., II, III)
2. All other names you have used in the last 8 years Include your married or maiden names.		
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	**xxx-xx-1403**	**xxx-xx-8281**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and *doing business as* names	■ I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs
5. Where you live	**1230 Seneca St SW** **Wyoming, MI 49509** Number, Street, City, State & ZIP Code **Kent** County **If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	**If Debtor 2 lives at a different address:** Number, Street, City, State & ZIP Code County **If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6. Why you are choosing *this district* to file for bankruptcy	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	*Check one:* ■ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)* ______

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010))*. Also, go to the top of page 1 and check the appropriate box.

- ■ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13

8. How you will pay the fee

- ☐ **I will pay the entire fee when I file my petition**. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ■ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

- ■ No.
- ☐ Yes.

District ______ When ______ Case number ______
District ______ When ______ Case number ______
District ______ When ______ Case number ______

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ■ No
- ☐ Yes.

Debtor ______ Relationship to you ______
District ______ When ______ Case number, if known ______
Debtor ______ Relationship to you ______
District ______ When ______ Case number, if known ______

11. Do you rent your residence?

- ■ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?
  - ☐ No. Go to line 12.
  - ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

■ No. Go to Part 4.

☐ Yes. Name and location of business

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))

☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))

☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))

☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))

☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor?*

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

■ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

■ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 David K. Farr
Debtor 2 Kathleen A. Farr

Case number *(if known)*

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of**:

☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number *(if known)*

Part 6: **Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?

16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

- ☐ No. Go to line 16b.
- ■ Yes. Go to line 17.

16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

- ☐ No. Go to line 16c.
- ☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

☐ No. I am not filing under Chapter 7. Go to line 18.

■ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

- ■ No
- ☐ Yes

18. How many Creditors do you estimate that you owe?

■ 1-49	☐ 1,000-5,000	☐ 25,001-50,000
☐ 50-99	☐ 5001-10,000	☐ 50,001-100,000
☐ 100-199	☐ 10,001-25,000	☐ More than100,000
☐ 200-999		

19. How much do you estimate your assets to be worth?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

20. How much do you estimate your liabilities to be?

☐ $0 - $50,000	☐ $1,000,001 - $10 million	☐ $500,000,001 - $1 billion
☐ $50,001 - $100,000	☐ $10,000,001 - $50 million	☐ $1,000,000,001 - $10 billion
■ $100,001 - $500,000	☐ $50,000,001 - $100 million	☐ $10,000,000,001 - $50 billion
☐ $500,001 - $1 million	☐ $100,000,001 - $500 million	☐ More than $50 billion

Part 7: **Sign Below**

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ David K. Farr
David K. Farr
Signature of Debtor 1

Executed on **October 31, 2016**
MM / DD / YYYY

/s/ Kathleen A. Farr
Kathleen A. Farr
Signature of Debtor 2

Executed on **October 31, 2016**
MM / DD / YYYY

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**

Case number *(if known)*

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

***/s/* Nicholas S. Laue**
Signature of Attorney for Debtor

Date **October 31, 2016**
MM / DD / YYYY

Nicholas S. Laue
Printed name

Keller & Almassian, PLC
Firm name

230 East Fulton
Grand Rapids, MI 49503
Number, Street, City, State & ZIP Code

Contact phone **616-364-2100** Email address **ecf@kalawgr.com**

P79260
Bar number & State

Fill in this information to identify your case:

Debtor 1	**David K. Farr**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Kathleen A. Farr**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number (if known) ____________

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	**Schedule A/B: Property** (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	$ **119,000.00**
	1b. Copy line 62, Total personal property, from Schedule A/B	$ **27,647.49**
	1c. Copy line 63, Total of all property on Schedule A/B	$ **146,647.49**

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	*Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D) 2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ **113,200.00**
3.	*Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ **0.00**
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ **29,370.30**
	Your total liabilities	$ **142,570.30**

Part 3: Summarize Your Income and Expenses

4.	*Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ **4,080.12**
5.	*Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ **4,086.00**

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**

☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

■ Yes

7. **What kind of debt do you have?**

■ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

☐ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $ **4,907.90**

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **0.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **8,172.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **0.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **8,172.00**

Fill in this information to identify your case and this filing:

Debtor 1 **David K. Farr**
First Name Middle Name Last Name

Debtor 2 **Kathleen A. Farr**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number

☐ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

1230 Seneca St SW
Street address, if available, or other description

Wyoming **MI** **49509-0000**
City State ZIP Code

Kent
County

What is the property? Check all that apply

■ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **$119,000.00**

Current value of the portion you own? **$119,000.00**

Who has an interest in the property? Check one

☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Tenancy by the Entirety

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

Parcel No. 41-17-02-381-021
2016 SEV doubled is $119,000
Value based on SEV doubled

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** **$119,000.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No
■ Yes

3.1 Make: **Saturn**
Model: **Relay**
Year: **2005**
Approximate mileage: **130,000**
Other information:
Value based on Kelley Blue Book

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **$1,995.00**
Current value of the portion you own? **$1,995.00**

3.2 Make: **Chrysler**
Model: **300**
Year: **2008**
Approximate mileage: **100,000**
Other information:
Value based on Kelley Blue Book
Debtor to surrender

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **$6,800.00**
Current value of the portion you own? **$6,800.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

☐ No
■ Yes

4.1 Make: **American Star**
Model: **Fifth Wheel**
Year: **2002**
Other information:
Value based on Nada Report
Debtor to surrender.

Who has an interest in the property? Check one
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? **$9,100.00**
Current value of the portion you own? **$9,100.00**

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$17,895.00**

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

General household goods and furnishings **$2,000.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number *(if known)*

■ Yes. Describe.....

Description	Value
Electronics	**$500.00**

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No
☐ Yes. Describe.....

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
■ Yes. Describe.....

Description	Value
Everyday clothing	**$200.00**

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
■ Yes. Describe.....

Description	Value
Wedding bands	**$800.00**

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses

☐ No
■ Yes. Describe.....

Description	Value
Two dogs, two cats	**$1.00**

14. **Any other personal and household items you did not already list, including any health aids you did not list**

■ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$3,501.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

■ Yes...

Cash	**$10.00**

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
■ Yes........................ Institution name:

17.1.	**Credit Union**	**Kent County Credit Union**	**$0.00**
17.2.	**Checking**	**Huntington**	**$0.00**
17.3.	**Savings**	**Huntington**	**$0.00**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

■ No
☐ Yes.................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

■ No
☐ Yes. Give specific information about them..................
Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No
■ Yes. List each account separately.

Type of account:	Institution name:	
401(k)	**State of Michigan Pension Plus Plan**	**$392.06**

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No
☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............. Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
☐ Yes............. Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

■ No
☐ Yes. Give specific information about them...

Money or property owed to you? | **Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**
☐ No
■ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

Prorated 2016 joint tax refund	**Federal, State, and Local**	**$1,800.00**

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement
☐ No
■ Yes. Give specific information......

Adoption subsidy, State of Michigan	**Adoption Subsidy**	**$542.39**

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else
☐ No
■ Yes. Give specific information..

Debt consolidation reimbursement account	**$600.00**
Anticipated garnishment return	**$1,855.04**
Ongoing wages	**$750.00**
Ongoing wages	**$300.00**

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance
☐ No
■ Yes. Name the insurance company of each policy and list its value.

Company name: | Beneficiary: | Surrender or refund value:

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number *(if known)*

Health insurance through employer	**David and Kathleen Farr**	**$1.00**
Unmatured term life insurance policy	**David and Kathleen Farr**	**$1.00**

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.
■ No
☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue
■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**
■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**
■ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...** **$6,251.49**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**
■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**
■ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership
■ No
☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here ....** **$0.00**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number *(if known)*

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			**$119,000.00**
56.	**Part 2: Total vehicles, line 5**	**$17,895.00**		
57.	**Part 3: Total personal and household items, line 15**	**$3,501.00**		
58.	**Part 4: Total financial assets, line 36**	**$6,251.49**		
59.	**Part 5: Total business-related property, line 45**	**$0.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$0.00**		
62.	**Total personal property.** Add lines 56 through 61...	**$27,647.49**	Copy personal property total	**$27,647.49**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			**$146,647.49**

Fill in this information to identify your case:

Debtor 1	**David K. Farr**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF MICHIGAN		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

■ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
Debtor 1 Exemptions			
1230 Seneca St SW Wyoming, MI 49509 Kent County Parcel No. 41-17-02-381-021 2016 SEV doubled is $119,000 Value based on SEV doubled Line from *Schedule A/B*: **1.1**	**$119,000.00**	■ **$10,842.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(1)**
General household goods and furnishings Line from *Schedule A/B*: **6.1**	**$2,000.00**	■ **$2,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Electronics Line from *Schedule A/B*: **7.1**	**$500.00**	■ **$500.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Everyday clothing Line from *Schedule A/B*: **11.1**	**$200.00**	■ **$200.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Wedding bands Line from *Schedule A/B*: **12.1**	**$800.00**	■ **$800.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(4)**
Cash Line from *Schedule A/B*: **16.1**	**$10.00**	■ **$10.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Federal, State, and Local: Prorated 2016 joint tax refund Line from *Schedule A/B*: **28.1**	**$1,800.00**	■ **$1,800.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Adoption Subsidy: Adoption subsidy, State of Michigan Line from *Schedule A/B*: **29.1**	**$542.39**	■ **$542.39** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Debt consolidation reimbursement account Line from *Schedule A/B*: **30.1**	**$600.00**	■ **$600.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Anticipated garnishment return Line from *Schedule A/B*: **30.2**	**$1,855.04**	■ **$1,800.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Ongoing wages Line from *Schedule A/B*: **30.3**	**$750.00**	■ **$750.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Health insurance through employer Beneficiary: David and Kathleen Farr Line from *Schedule A/B*: **31.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
Unmatured term life insurance policy Beneficiary: David and Kathleen Farr Line from *Schedule A/B*: **31.2**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(7)**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1 ______ First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing) **Kathleen A. Farr** First Name / Middle Name / Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number (if known) ______

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

   ■ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption.*	**Specific laws that allow exemption**
Debtor 2 Exemptions **1230 Seneca St SW Wyoming, MI 49509 Kent County Parcel No. 41-17-02-381-021 2016 SEV doubled is $119,000 Value based on SEV doubled** Line from *Schedule A/B*: **1.1**	**$119,000.00**	■ **$23,675.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(1)**
Two dogs, two cats Line from *Schedule A/B*: **13.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(3)**
Checking: Huntington Line from *Schedule A/B*: **17.2**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**
401(k): State of Michigan Pension Plus Plan Line from *Schedule A/B*: **21.1**	**$392.06**	■ **$392.06** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(12)**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Ongoing wages Line from *Schedule A/B*: **30.4**	**$300.00**	■ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(d)(5)**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Fill in this information to identify your case:

Debtor 1: **David K. Farr**
First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing): **Kathleen A. Farr**
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number (if known):

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 Chrysler Capital	$10,769.00	$6,800.00	$3,969.00
2.2 Kent County Cu	$15,651.00	$9,100.00	$6,551.00

2.1 Chrysler Capital
Creditor's Name

Po Box 961275
Fort Worth, TX 76161
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
2008 Chrysler 300 100,000 miles
Value based on Kelley Blue Book
Debtor to surrender

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **Opened 6/01/14 Last Active 9/15/16**

Last 4 digits of account number **1000**

2.2 Kent County Cu
Creditor's Name

1619 Plainfield
Grand Rapids, MI 49505
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
2002 American Star Fifth Wheel
Value based on Nada Report
Debtor to surrender.

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit

Debtor 1 **David K. Farr** Case number (if know)
First Name Middle Name Last Name
Debtor 2 **Kathleen A. Farr**
First Name Middle Name Last Name

☐ **Check if this claim relates to a community debt** ☐ Other (including a right to offset)

Date debt was incurred **Opened 8/01/13 Last Active 9/30/16** **Last 4 digits of account number** **0100**

2.3 **Kent County Cu**
Creditor's Name

1619 Plainfield
Grand Rapids, MI 49505
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$2,297.00** **$1,995.00** **$302.00**

2005 Saturn Relay 130,000 miles
Value based on Kelley Blue Book

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **Opened 12/01/15 Last Active 8/31/16** **Last 4 digits of account number** **0200**

2.4 **Nationstar Mortgage Ll**
Creditor's Name

350 Highland Dr
Lewisville, TX 75067
Number, Street, City, State & Zip Code

Describe the property that secures the claim: **$84,483.00** **$119,000.00** **$0.00**

1230 Seneca St SW Wyoming, MI 49509 Kent County
Parcel No. 41-17-02-381-021
2016 SEV doubled is $119,000
Value based on SEV doubled

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Date debt was incurred **Opened 3/01/13 Last Active 8/07/16** **Last 4 digits of account number** **3764**

Add the dollar value of your entries in Column A on this page. Write that number here:	**$113,200.00**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$113,200.00**

Debtor 1	David K. Farr			Case number (if know)
	First Name	Middle Name	Last Name	
Debtor 2	Kathleen A. Farr			
	First Name	Middle Name	Last Name	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 **David K. Farr**
First Name Middle Name Last Name

Debtor 2 **Kathleen A. Farr**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106E/F
Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

■ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

■ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 **Access Receivables**
Nonpriority Creditor's Name
200 E Joppa Rd Ste 310
Towson, MD 21286
Number Street City State ZIp Code

Last 4 digits of account number **8047** — **$113.00**

When was the debt incurred? **Opened 4/01/13**

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Collection Attorney Frankenmuth Mutual Ins Company**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.2

Account Receivables So
Nonpriority Creditor's Name
Po Box 184
Saint Johns, MI 48879
Number Street City State ZIp Code

Last 4 digits of account number **6870** **$89.00**

When was the debt incurred? **Opened 2/01/14**

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Gary A Cook Dds / Douglas Ladu**

4.3

Advance America
Nonpriority Creditor's Name
4130 S. Division Ave.
Grand Rapids, MI 49548
Number Street City State ZIp Code

Last 4 digits of account number **$650.00**

When was the debt incurred?

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Cash Advance Loan**

4.4

Allied Collection Grou
Nonpriority Creditor's Name
400 Allied Ct
Zeeland, MI 49464
Number Street City State ZIp Code

Last 4 digits of account number **7864** **$1,237.00**

When was the debt incurred? **Opened 12/01/15**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Spectrum Health Hospitals Multiple Accounts**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.5 **Allied Collection Grou**
Nonpriority Creditor's Name
400 Allied Ct
Zeeland, MI 49464
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **7004** **$113.00**

When was the debt incurred? **Opened 4/01/14**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Spectrum Health Hospitals**

4.6 **Allied Collection Grou**
Nonpriority Creditor's Name
400 Allied Ct
Zeeland, MI 49464
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **0187** **$79.00**

When was the debt incurred? **Opened 5/01/14**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Dermatology Associates Of W. M**

4.7 **Cadillac Accounts Rec.**
Nonpriority Creditor's Name
PO Box 358
Cadillac, MI 49601
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **8404** **$66.00**

When was the debt incurred? **Opened 7/01/16**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.8

Capital One Bank Usa N
Nonpriority Creditor's Name
15000 Capital One Dr
Richmond, VA 23238
Number Street City State ZIp Code

Last 4 digits of account number **1719** **$821.00**

When was the debt incurred? **Opened 7/01/08 Last Active 12/17/10**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Credit Card**

4.9

Cash Store
Nonpriority Creditor's Name
1209 28th St SW
Grand Rapids, MI 49509
Number Street City State ZIp Code

Last 4 digits of account number **$550.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Cash Advance Loan**

4.10

Credit Acceptance
Nonpriority Creditor's Name
Po Box 513
Southfield, MI 48037
Number Street City State ZIp Code

Last 4 digits of account number **2085** **$2,349.00**

When was the debt incurred? **Opened 3/01/13 Last Active 10/06/16**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Automobile**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.1
1

Dental South
Nonpriority Creditor's Name
c/o Transworld Systems Inc.
P.O. Box 17221
Wilmington, DE 19850
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **3110** **$123.00**
When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.1
2

Dish Network
Nonpriority Creditor's Name
c/o ERC
P.O. Box 57610
Jacksonville, FL 32241
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **1549** **$160.00**
When was the debt incurred? **Opened 8/01/16**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.1
3

Elastic/Republic Bank & Trust
Nonpriority Creditor's Name
4030 Smith Road
Cincinnati, OH 45209
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **$2,500.00**
When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Cash Advance Loan**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**

Case number (if know)

4.14 **Global Netwk**
Nonpriority Creditor's Name
5320 College Blvd
Shawnee Mission, KS 66211
Number Street City State ZIp Code

Last 4 digits of account number **0948** **$4,404.00**

When was the debt incurred? **Opened 2/01/11 Last Active 8/05/11**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Check Credit Or Line Of Credit**

4.15 **ICCF**
Nonpriority Creditor's Name
Attn: Ben Krombeen
920 Cherry St SE
Grand Rapids, MI 49503
Number Street City State ZIp Code

Last 4 digits of account number **$1,700.00**

When was the debt incurred?

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.16 **Jefferson Capital Systems**
Nonpriority Creditor's Name
c/o FBCS Inc
330 S. Warminster Road Ste 353
Hatboro, PA 19040
Number Street City State ZIp Code

Last 4 digits of account number **2003** **$645.00**

When was the debt incurred? **Opened 1/01/14**

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Multiple accounts**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.17

Jh Portfolio Debt Equi
Nonpriority Creditor's Name
5757 Phantom Dr Ste 225
Hazelwood, MO 63042
Number Street City State ZIp Code

Last 4 digits of account number **5359** **$1,040.00**

When was the debt incurred? **Opened 6/01/14**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Factoring Company Account Citibank N.A.**

4.18

Kent County CU
Nonpriority Creditor's Name
1619 Plainfield
Grand Rapids, MI 49505
Number Street City State ZIp Code

Last 4 digits of account number **2200** **$489.00**

When was the debt incurred? **Opened 12/01/15 Last Active 9/09/16**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Check Credit Or Line Of Credit**

4.19

Merchants & Medcal
Nonpriority Creditor's Name
6324 Taylor Dr
Flint, MI 48507
Number Street City State ZIp Code

Last 4 digits of account number **8345** **$257.00**

When was the debt incurred? **Opened 10/01/15**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Collection Attorney Carelinc Home Medical Supply**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.20

Mercy Health Physician Partner
Nonpriority Creditor's Name
Attn: 19123Y
PO Box 14000
Belfast, ME 04915-4033
Number Street City State Zip Code

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **1692** **$178.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.21

Mercy Health Saint Mary's
Nonpriority Creditor's Name
200 Jefferson Ave. SE
Grand Rapids, MI 49503
Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **$1,344.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Multiple accounts**

4.22

Paramount
Nonpriority Creditor's Name
307 Center Street
Muskegon, MI 49445
Number Street City State Zip Code

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **7084** **$100.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **St Marys Healthcare Services**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.2 3

Paramount
Nonpriority Creditor's Name
307 Center Street
Muskegon, MI 49445
Number Street City State ZIp Code

Last 4 digits of account number **4213** **$58.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **St Marys Healthcare Services**

4.2 4

Paramount
Nonpriority Creditor's Name
307 Center Street
Muskegon, MI 49445
Number Street City State ZIp Code

Last 4 digits of account number **0574** **$57.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **St Marys Healthcare Services**

4.2 5

Paramount
Nonpriority Creditor's Name
307 Center Street
Muskegon, MI 49445
Number Street City State ZIp Code

Last 4 digits of account number **7351** **$57.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ■ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **St Marys Healthcare Services**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.2
6

Pine Rest
Nonpriority Creditor's Name
c/o Allied Collection Service
Po Box 1799
Holland, MI 49422
Number Street City State ZIp Code

Last 4 digits of account number **2269** **$247.30**

When was the debt incurred?

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
■ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Collector for Pine Rest Christian Mental Health Multiple Accounts**

4.2
7

Synchrony Bank/Care Credit
Nonpriority Creditor's Name
PO BOX 965035
Orlando, FL 32896-0061
Number Street City State ZIp Code

Last 4 digits of account number **2947** **$176.00**

When was the debt incurred? **Opened 12/01/13 Last Active 5/08/16**

Who incurred the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify

4.2
8

U S Dept Of Ed/Gsl/Atl
Nonpriority Creditor's Name
Po Box 5609
Greenville, TX 75403
Number Street City State ZIp Code

Last 4 digits of account number **4231** **$8,172.00**

When was the debt incurred? **Opened 9/01/09**

Who incurred the debt? Check one.
☐ Debtor 1 only
■ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

As of the date you file, the claim is: Check all that apply
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
■ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☐ Other. Specify
Educational

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (if know)

4.29

United Consumer Finl S
Nonpriority Creditor's Name
865 Bassett Rd
Westlake, OH 44145
Number Street City State ZIp Code

Last 4 digits of account number **3538** **$1,069.00**

When was the debt incurred? **Opened 11/01/13 Last Active 9/14/16**

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ■ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Installment Sales Contract**

4.30

Webbank/fingerhut
Nonpriority Creditor's Name
6250 Ridgewood Rd
Saint Cloud, MN 56303
Number Street City State ZIp Code

Last 4 digits of account number **6825** **$527.00**

When was the debt incurred? **Opened 1/01/09 Last Active 5/05/11**

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Charge Account**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
62A District Court
Case No. 15-0443-GC
2650 DeHoop Ave SW
Wyoming, MI 49509

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.10** of (*Check one):*
- ☐ Part 1: Creditors with Priority Unsecured Claims
- ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Credit Control LLC
PO Box 488
Hazelwood, MO 63042

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.17** of (*Check one):*
- ☐ Part 1: Creditors with Priority Unsecured Claims
- ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **6739**

Name and Address
Pathology Associates of Grand
Dept 77339
PO BOX 77000
Detroit, MI 48277

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.7** of (*Check one):*
- ☐ Part 1: Creditors with Priority Unsecured Claims
- ■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **1618**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**

Case number (if know)

Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?
Roosen Varchetti & Oliver PLLC **PO Box 2305** **Mount Clemens, MI 48046**	Line **4.10** of (*Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number **2085**

Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?
US Attorney's Office **PO BOX 208** **Grand Rapids, MI 49501**	Line **4.28** of (*Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ **0.00**
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ **0.00**
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ **0.00**
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ **0.00**
	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ **0.00**

				Total Claim
Total claims from Part 2	6f.	**Student loans**	6f.	$ **8,172.00**
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ **0.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ **0.00**
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i.	$ **21,198.30**
	6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ **29,370.30**

Fill in this information to identify your case:

Debtor 1	**David K. Farr**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Kathleen A. Farr**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number (if known)

☐ Check if this is an amended filing

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ■ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	**Aaron's** **925 28th Street SE** **Grand Rapids, MI 49508**	**Furniture Rental; Debtor to assume.**

Fill in this information to identify your case:

Debtor 1 **David K. Farr**
First Name Middle Name Last Name

Debtor 2 **Kathleen A. Farr**
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number
(if known)

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

☐ No
■ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	Column 1: **Your codebtor** Name, Number, Street, City, State and ZIP Code	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**Ricky Nobles** **5901 W 1 Mile Rd** **White Cloud, MI 49349**	■ Schedule D, line **2.1** ☐ Schedule E/F, line _____ ☐ Schedule G _____ **Chrysler Capital**

Fill in this information to identify your case:

Debtor 1	**David K. Farr**
Debtor 2 (Spouse, if filing)	**Kathleen A. Farr**
United States Bankruptcy Court for the:	WESTERN DISTRICT OF MICHIGAN
Case number (If known)	

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

______ MM / DD/ YYYY

Official Form 106I
Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	■ Employed ☐ Not employed
Occupation	**Maintenance Technician**	**Retail Customer Service**
Employer's name	**ICCF**	**Milagro Six Inc.**
Employer's address	**920 Cherry St SE Grand Rapids, MI 49503**	**415 28th Street SE Grand Rapids, MI 49548**
How long employed there?	**4 1/2 years**	**1 1/2 years**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

			For Debtor 1	For Debtor 2 or non-filing spouse
2.	**List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ **3,134.09**	$ **1,533.00**
3.	**Estimate and list monthly overtime pay.**	3.	+$ **0.00**	+$ **0.00**
4.	**Calculate gross Income.** Add line 2 + line 3.	4.	$ **3,134.09**	$ **1,533.00**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (*if known*)

			For Debtor 1		For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ 3,134.09		$ 1,533.00
5.	**List all payroll deductions:**				
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ 478.73		$ 269.49
5b.	**Mandatory contributions for retirement plans**	5b.	$ 0.00		$ 0.00
5c.	**Voluntary contributions for retirement plans**	5c.	$ 0.00		$ 0.00
5d.	**Required repayments of retirement fund loans**	5d.	$ 0.00		$ 0.00
5e.	**Insurance**	5e.	$ 381.14		$ 0.00
5f.	**Domestic support obligations**	5f.	$ 0.00		$ 0.00
5g.	**Union dues**	5g.	$ 0.00		$ 0.00
5h.	**Other deductions.** Specify:	5h.+	$ 0.00	+	$ 0.00
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ 859.87		$ 269.49
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ 2,274.22		$ 1,263.51
8.	**List all other income regularly received:**				
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ 0.00		$ 0.00
8b.	**Interest and dividends**	8b.	$ 0.00		$ 0.00
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ 542.39		$ 0.00
8d.	**Unemployment compensation**	8d.	$ 0.00		$ 0.00
8e.	**Social Security**	8e.	$ 0.00		$ 0.00
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ 0.00		$ 0.00
8g.	**Pension or retirement income**	8g.	$ 0.00		$ 0.00
8h.	**Other monthly income.** Specify:	8h.+	$ 0.00	+	$ 0.00
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ 542.39		$ 0.00

10. **Calculate monthly income.** Add line 7 + line 9. — 10. $ 2,816.61 + $ 1,263.51 = $ 4,080.12
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: — 11. +$ 0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies — 12. $ 4,080.12
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
☐ No.
■ Yes. Explain: **Adoption subsidy lowered in 09/2016 as debtors voluntarily signed over temporary custody to dependant daughter's biological father. Dependant daughter still visits and stays the night with debtors.**

Fill in this information to identify your case:

Debtor 1: **David K. Farr**

Debtor 2 (Spouse, if filing): **Kathleen A. Farr**

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number (If known):

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   - ☐ No. Go to line 2.
   - ■ Yes. **Does Debtor 2 live in a separate household?**
     - ■ No
     - ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ☐ No ■ Yes. Fill out this information for each dependent.............

   Do not list Debtor 1 and Debtor 2.

   Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	**12**	☐ No ■ Yes
Daughter	**16**	■ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4. $	**890.00**
If not included in line 4:		
4a. Real estate taxes	4a. $	**0.00**
4b. Property, homeowner's, or renter's insurance	4b. $	**0.00**
4c. Home maintenance, repair, and upkeep expenses	4c. $	**75.00**
4d. Homeowner's association or condominium dues	4d. $	**0.00**
5. **Additional mortgage payments for your residence,** such as home equity loans	5. $	**0.00**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number (if known)

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a. $	**240.00**
	6b. Water, sewer, garbage collection	6b. $	**45.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. $	**280.00**
	6d. Other. Specify:	6d. $	**0.00**
7.	**Food and housekeeping supplies**	7. $	**650.00**
8.	**Childcare and children's education costs**	8. $	**0.00**
9.	**Clothing, laundry, and dry cleaning**	9. $	**200.00**
10.	**Personal care products and services**	10. $	**100.00**
11.	**Medical and dental expenses**	11. $	**250.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12. $	**300.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13. $	**100.00**
14.	**Charitable contributions and religious donations**	14. $	**0.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. $	**0.00**
	15b. Health insurance	15b. $	**0.00**
	15c. Vehicle insurance	15c. $	**200.00**
	15d. Other insurance. Specify:	15d. $	**0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. $	**0.00**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a. $	**150.00**
	17b. Car payments for Vehicle 2	17b. $	**360.00**
	17c. Other. Specify: **Financed Vacuum**	17c. $	**76.00**
	17d. Other. Specify: **Furniture Rental**	17d. $	**100.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18. $	**0.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19. $	**0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a. $	**0.00**
	20b. Real estate taxes	20b. $	**0.00**
	20c. Property, homeowner's, or renter's insurance	20c. $	**0.00**
	20d. Maintenance, repair, and upkeep expenses	20d. $	**0.00**
	20e. Homeowner's association or condominium dues	20e. $	**0.00**
21.	**Other:** Specify: **Pet Expenses**	21. +$	**70.00**
22.	**Calculate your monthly expenses**		
	22a. Add lines 4 through 21.	$	**4,086.00**
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	$	
	22c. Add line 22a and 22b. The result is your monthly expenses.	$	**4,086.00**
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a. $	**4,080.12**
	23b. Copy your monthly expenses from line 22c above.	23b. -$	**4,086.00**
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c. $	**-5.88**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	**David K. Farr** (First Name / Middle Name / Last Name)
Debtor 2 (Spouse if, filing)	**Kathleen A. Farr** (First Name / Middle Name / Last Name)
United States Bankruptcy Court for the:	WESTERN DISTRICT OF MICHIGAN
Case number (if known)	

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ______ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ David K. Farr**
David K. Farr
Signature of Debtor 1

Date **October 31, 2016**

X **/s/ Kathleen A. Farr**
Kathleen A. Farr
Signature of Debtor 2

Date **October 31, 2016**

Fill in this information to identify your case:

Debtor 1	**David K. Farr**
	First Name / Middle Name / Last Name
Debtor 2 (Spouse if, filing)	**Kathleen A. Farr**
	First Name / Middle Name / Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF MICHIGAN
Case number (if known)	

☐ Check if this is an amended filing

Official Form 107
Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

■ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

■ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

■ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$28,083.15**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$10,055.51**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (*if known*)

	Debtor 1 Sources of income Check all that apply.	Debtor 1 Gross income (before deductions and exclusions)	Debtor 2 Sources of income Check all that apply.	Debtor 2 Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$29,517.00**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$16,649.00**
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$28,289.00**	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$7,510.00**

5. Did you receive any other income during this year or the two previous calendar years?
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No
■ Yes. Fill in the details.

	Debtor 1 Sources of income Describe below.	Debtor 1 Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Debtor 2 Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	**State of Michigan Child Care Reimbursement**	**$10,596.00**		
For last calendar year: (January 1 to December 31, 2015)	**State of Michigan Child Care Reimbursement**	**$13,200.00**		
For the calendar year before that: (January 1 to December 31, 2014)	**State of Michigan Child Care Reimbursement**	**$19,200.00**		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

■ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

■ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number (*if known*)

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

■ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

■ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No
■ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Credit Acceptance v. David Farr 150443GC	**Civil**	**62A District Court Case No. 150443GC 2650 DeHoop Ave SW Wyoming, MI 49509**	☐ Pending ☐ On appeal ■ Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

■ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

☐ No
■ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
Credit Acceptance Po Box 513 Southfield, MI 48037	**Garnished paychecks** Last 4 digits of account number: **2085**	**Within last 90 days**	**$1,855.04**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number (*if known*)

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

■ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

■ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

■ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

■ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No
■ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Green Path **36500 Corporate Drive** **Farmington, MI 48331**	**Mandatory credit counseling**	**10/22/2016**	**$40.00**
Keller & Almassian, PLC **230 East Fulton** **Grand Rapids, MI 49503** **ecf@kalawgr.com**	**Attorney Fees**	**10/24/2016**	**$1,700.00**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (*if known*)

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

■ No
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

■ No
☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

■ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Part 8: **List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

■ **No**
☐ **Yes. Fill in the details.**

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

■ **No**
☐ **Yes. Fill in the details.**

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

■ **No**
☐ **Yes. Fill in the details.**

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr** Case number (*if known*)

Part 9: **Identify Property You Hold or Control for Someone Else**

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

■ **No**
☐ **Yes. Fill in the details.**

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value

Part 10: **Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.**
- ***Site*** **means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material*** **means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. **Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?**

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. **Have you notified any governmental unit of any release of hazardous material?**

■ **No**
☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. **Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

■ **No**
☐ **Yes. Fill in the details.**

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: **Give Details About Your Business or Connections to Any Business**

27. **Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

☐ **A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time**

☐ **A member of a limited liability company (LLC) or limited liability partnership (LLP)**

☐ **A partner in a partnership**

☐ **An officer, director, or managing executive of a corporation**

☐ **An owner of at least 5% of the voting or equity securities of a corporation**

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (*if known*)

■ **No. None of the above applies. Go to Part 12.**

☐ **Yes. Check all that apply above and fill in the details below for each business.**

Business Name **Address** (Number, Street, City, State and ZIP Code)	**Describe the nature of the business** **Name of accountant or bookkeeper**	**Employer Identification number** **Do not include Social Security number or ITIN.** **Dates business existed**

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

■ **No**

☐ **Yes. Fill in the details below.**

Name **Address** (Number, Street, City, State and ZIP Code)	**Date Issued**

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ David K. Farr	*/s/* Kathleen A. Farr
David K. Farr **Signature of Debtor 1**	**Kathleen A. Farr** **Signature of Debtor 2**
Date October 31, 2016	**Date** October 31, 2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person ______. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	**David K. Farr**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	**Kathleen A. Farr**		
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: WESTERN DISTRICT OF MICHIGAN

Case number (if known) ______

☐ Check if this is an amended filing

Official Form 108
Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

■ **creditors have claims secured by your property, or**

■ **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: **Chrysler Capital** Description of property securing debt: **2008 Chrysler 300 100,000 miles Value based on Kelley Blue Book Debtor to surrender**	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ■ Yes
Creditor's name: **Kent County Cu** Description of property securing debt: **2002 American Star Fifth Wheel Value based on Nada Report Debtor to surrender.**	■ Surrender the property. ☐ Retain the property and redeem it. ☐ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ■ Yes
Creditor's name: **Kent County Cu** Description of **2005 Saturn Relay 130,000 miles Value based on Kelley Blue**	☐ Surrender the property. ☐ Retain the property and redeem it. ■ Retain the property and enter into a *Reaffirmation Agreement.*	☐ No ■ Yes

Debtor 1 **David K. Farr**
Debtor 2 **Kathleen A. Farr**
Case number (*if known*)

property securing debt: **Book**

☐ Retain the property and [explain]:

Creditor's name: **Nationstar Mortgage Ll**

Description of property securing debt: **1230 Seneca St SW Wyoming, MI 49509 Kent County Parcel No. 41-17-02-381-021 2016 SEV doubled is $119,000 Value based on SEV doubled**

☐ Surrender the property.
☐ Retain the property and redeem it.
■ Retain the property and enter into a *Reaffirmation Agreement.*
☐ Retain the property and [explain]:

☐ No
■ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases | **Will the lease be assumed?**

Lessor's name: **Aaron's**

☐ No
■ Yes

Description of leased Property: **Furniture Rental; Debtor to assume.**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X **/s/ David K. Farr**
David K. Farr
Signature of Debtor 1

Date **October 31, 2016**

X **/s/ Kathleen A. Farr**
Kathleen A. Farr
Signature of Debtor 2

Date **October 31, 2016**

United States Bankruptcy Court
Western District of Michigan

In re **David K. Farr**
Kathleen A. Farr

Debtor(s)

Case No.
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **October 31, 2016**

/s/ David K. Farr
David K. Farr
Signature of Debtor

Date: **October 31, 2016**

/s/ Kathleen A. Farr
Kathleen A. Farr
Signature of Debtor

Date: **October 31, 2016**

/s/ Nicholas S. Laue
Signature of Attorney
Nicholas S. Laue P79260
Keller & Almassian, PLC
230 East Fulton
Grand Rapids, MI 49503
616-364-2100 Fax: 616-364-2200

62A DISTRICT COURT
CASE NO. 15-0443-GC
2650 DEHOOP AVE SW
WYOMING MI 49509

AARON'S
925 28TH STREET SE
GRAND RAPIDS MI 49508

ACCESS RECEIVABLES
200 E JOPPA RD STE 310
TOWSON MD 21286

ACCOUNT RECEIVABLES SO
PO BOX 184
SAINT JOHNS MI 48879

ADVANCE AMERICA
4130 S. DIVISION AVE.
GRAND RAPIDS MI 49548

ALLIED COLLECTION GROU
400 ALLIED CT
ZEELAND MI 49464

CADILLAC ACCOUNTS REC.
PO BOX 358
CADILLAC MI 49601

CAPITAL ONE BANK USA N
15000 CAPITAL ONE DR
RICHMOND VA 23238

CASH STORE
1209 28TH ST SW
GRAND RAPIDS MI 49509

CHRYSLER CAPITAL
PO BOX 961275
FORT WORTH TX 76161

CREDIT ACCEPTANCE
PO BOX 513
SOUTHFIELD MI 48037

CREDIT CONTROL LLC
PO BOX 488
HAZELWOOD MO 63042

DENTAL SOUTH
C/O TRANSWORLD SYSTEMS INC.
P.O. BOX 17221
WILMINGTON DE 19850

DISH NETWORK
C/O ERC
P.O. BOX 57610
JACKSONVILLE FL 32241

ELASTIC/REPUBLIC BANK & TRUST
4030 SMITH ROAD
CINCINNATI OH 45209

GLOBAL NETWK
5320 COLLEGE BLVD
SHAWNEE MISSION KS 66211

ICCF
ATTN: BEN KROMBEEN
920 CHERRY ST SE
GRAND RAPIDS MI 49503

JEFFERSON CAPITAL SYSTEMS
C/O FBCS INC
330 S. WARMINSTER ROAD STE 353
HATBORO PA 19040

JH PORTFOLIO DEBT EQUI
5757 PHANTOM DR STE 225
HAZELWOOD MO 63042

KENT COUNTY CU
1619 PLAINFIELD
GRAND RAPIDS MI 49505

MERCHANTS & MEDCAL
6324 TAYLOR DR
FLINT MI 48507

MERCY HEALTH PHYSICIAN PARTNER
ATTN: 19123Y
PO BOX 14000
BELFAST ME 04915-4033

MERCY HEALTH SAINT MARY'S
200 JEFFERSON AVE. SE
GRAND RAPIDS MI 49503

NATIONSTAR MORTGAGE LL
350 HIGHLAND DR
LEWISVILLE TX 75067

PARAMOUNT
307 CENTER STREET
MUSKEGON MI 49445

PATHOLOGY ASSOCIATES OF GRAND
DEPT 77339
PO BOX 77000
DETROIT MI 48277

PINE REST
C/O ALLIED COLLECTION SERVICE
PO BOX 1799
HOLLAND MI 49422

RICKY NOBLES
5901 W 1 MILE RD
WHITE CLOUD MI 49349

ROOSEN VARCHETTI & OLIVER PLLC
PO BOX 2305
MOUNT CLEMENS MI 48046

SYNCHRONY BANK/CARE CREDIT
PO BOX 965035
ORLANDO FL 32896-0061

U S DEPT OF ED/GSL/ATL
PO BOX 5609
GREENVILLE TX 75403

UNITED CONSUMER FINL S
865 BASSETT RD
WESTLAKE OH 44145

US ATTORNEY'S OFFICE
PO BOX 208
GRAND RAPIDS MI 49501

WEBBANK/FINGERHUT
6250 RIDGEWOOD RD
SAINT CLOUD MN 56303

08/12

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN

In re: Case No. ______________________

David K. Farr
Kathleen A. Farr
Debtor(s). /

Chapter 7

ASSET PROTECTION REPORT

Pursuant to Local Bankruptcy Rule 1007-2(d), debtors filing a Chapter 7 petition and debtors in a case converting to Chapter 7 must file an Asset Protection Report. List below any property referenced on **Schedule D** (Creditors Holding Secured Claims); or **Schedule G** (Executory Contracts and Unexpired Leases); and **any insurable asset in which there is nonexempt equity.** For each asset listed, provide the following information regarding property damage or casualty insurance:

INSURABLE ASSET (from schedules)	**IS ASSET INSURED?** (Yes/No)	**NAME & ADDRESS OF AGENT OR INSURANCE CO.**	**POLICY EXPIRATION DATE** (MM/YYYY)	**WILL DEBTOR RENEW INSURANCE ON EXPIRATION?** (Yes/No)
1230 Seneca St SW Wyoming, MI 49509	**Yes**	**Safe Co.**	**04/2017**	**Yes**
2005 Saturn Relay	**Yes**	**Rivertown Insurance Agency LLC**	**01/2017**	**Yes**
2008 Chrysler 300	**Yes**	**Rivertown Insurance Agency LLC**	**01/2017**	**Yes**

If the debtor is self-employed, does the debtor have general liability insurance for business activities?
Yes ☐ No ☐

I declare, under penalty of perjury, that the above information is true and accurate to the best of my knowledge. I intend to provide insurance protection for any exemptible interests in real or personal property of the estate, and I request that the trustee not expend estate funds to procure insurance coverage for my exemptible assets.

Dated: 10/31/2016 /s/ David K. Farr
David K. Farr
Debtor

Dated: 10/31/2016 /s/ Kathleen A. Farr
Kathleen A. Farr
Joint Debtor (if any)

Pursuant to LBR 1007-2(f), debtor is required to provide the trustee with a copy of the Declarations Page for any insurance policy covering an insurable asset at least 7 days before the date first set for the meeting of creditors

UNITED STATES BANKRUPTCY COURT

PRE-FILING NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. **Neither the judge nor the court's employees may provide you with legal advice.**

CHAPTER 7: LIQUIDATION: $335

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, debts fraudulently incurred, debts for willful and malicious injury to a person or property, and debts arising from a drunk driving judgement.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

CHAPTER 13: REPAYMENT OF ALL OR PART OF THE DEBTS OF AN INDIVIDUAL WITH REGULAR INCOME: $310

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, certain kinds of taxes owed for less than three years, and long term secured obligations.

CHAPTER 11: REORGANIZATION: $1,717

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

CHAPTER 12: FAMILY FARMER $275

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

DEBTOR'S ACKNOWLEDGEMENT OF RECEIPT

I have received a copy of this notice.

October 31, 2016	**/s/ David K. Farr**
Date	**David K. Farr** Debtor
October 31, 2016	**/s/ Kathleen A. Farr**
Date	**Kathleen A. Farr** Co-Debtor

rev. 11.01.03